

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ROBERT L. MAKOWSKI, JR.
LISA M. MAKOWSKI
Debtor(s)

Case No. 23-22035CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/26/2023.
- 2) The plan was confirmed on 12/07/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/18/2024.
- 5) The case was dismissed on 01/17/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$139,527.53.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$29,989.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$29,989.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,799.34
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,799.34

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	1,100.32	1,100.32	0.00	0.00
BANK OF AMERICA NA**	Secured	26,925.85	NA	NA	0.00	0.00
CITIZENS BANK NA	Secured	0.00	464.06	0.00	0.00	0.00
CITIZENS BANK NA	Secured	124,479.00	124,343.19	0.00	0.00	0.00
CITY OF PITTSBURGH & SD OF PITTS	Secured	NA	19.82	0.00	0.00	0.00
CITY OF PITTSBURGH & SD OF PITTS	Secured	NA	227.24	0.00	0.00	0.00
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	NA	0.28	0.00	0.00	0.00
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	NA	0.03	0.00	0.00	0.00
CLEARVIEW FCU FRMLY AK VALLEY	Secured	12,452.00	11,499.82	11,499.82	3,044.22	836.98
KEYBANK NA**	Unsecured	NA	50,059.44	50,059.44	0.00	0.00
LVNV FUNDING LLC	Unsecured	7,382.00	7,382.02	7,382.02	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,370.00	4,513.14	4,513.14	0.00	0.00
METLIFE SECURITIZATION TRUST 20	Secured	155,386.00	192,974.27	15,275.20	15,275.20	0.00
METLIFE SECURITIZATION TRUST 20	Secured	0.00	49,499.00	0.00	0.00	0.00
MT OLIVER BORO (SWG)	Secured	NA	372.31	372.31	0.00	0.00
MT OLIVER BORO (SWG)	Secured	NA	235.21	235.21	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	183.56	183.56	0.00	0.00
PETERS TOWNSHIP (TRASH)	Secured	NA	194.43	0.00	0.00	0.00
PETERS TOWNSHIP (TRASH)	Secured	NA	764.88	0.00	0.00	0.00
PNC BANK NA	Unsecured	7,047.00	7,205.56	7,205.56	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
US BANK TRUST NA - OWNER TRUST	Secured	0.00	16,809.76	16,809.76	0.00	0.00
US BANK TRUST NA - OWNER TRUST	Secured	4,884.00	13,710.37	0.00	5,984.52	0.00
US DEPARTMENT OF EDUCATION	Unsecured	12,224.00	12,284.26	0.00	43.74	0.00
WASHINGTON CTY CT OF COMMON I	Priority	688.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$15,275.20	\$21,259.72	\$0.00
Mortgage Arrearage	\$16,809.76	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,499.82	\$3,044.22	\$836.98
All Other Secured	\$607.52	\$0.00	\$0.00
TOTAL SECURED:	\$44,192.30	\$24,303.94	\$836.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5.00	\$5.00	\$0.00
TOTAL PRIORITY:	\$5.00	\$5.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$70,444.04	\$43.74	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,799.34</u>
Disbursements to Creditors	<u>\$25,189.66</u>
TOTAL DISBURSEMENTS :	<u>\$29,989.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/13/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.